

**Remarks**

As listed above, Claims 94-95 have been added, and Claims 66-68, 70, 82-84, and 86 have been canceled. Claims 61-62, 65, 71-73, 77-79, 81, 85, 87-91, and 93 have been amended. The Applicants have amended the pending independent claims as listed above to further clarify the elements of the pending claims. Support for these amendments and additional claims can be found throughout the original specification. Claims 61-69, 71-85, and 87-95 remain pending. No new matter has been added. In light of the above listed amendments and the remarks below, the Applicants respectfully assert that the application is now in condition for allowance. The Applicants respectfully solicit an indication of such an allowance.

**Claim Rejections Under 35 U.S.C. § 102(e)**

In the final Office Action, Claims 61-93 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 5,963,925 to Kolling et al. (*Kolling*). *Kolling* discloses an electronic bill presentment system that replaces the preparation and mailing of paper statements and invoices from a biller with electronic delivery. (*Kolling*, Abstract). *Kolling* also discloses an electronic payment screen for paying the electronically presented bill. Specifically, *Kolling* discloses a "make payment screen" that includes:

buttons 932 for viewing accounts, payments, payees, or for logging off or receiving help. Also included is biller name 934, an amount due 936, a running balance 938, and a due date 940. The customer selects a payment amount 942, a payment date 944, a method of payment 946 and finally clicks pay button 948 to submit the payment via an electronic bill payment system for delivery back to the biller.

(*Kolling*, Col. 32 lines 29-37; Fig. 16).

In contrast to *Kolling*, independent Claim 61 has been amended to include:

calculating a payment date that pre-dates a due date in the received billing information based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date;

transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date . . . .

(See, *supra*, amended independent Claim 61). The Applicants respectfully assert that the amendments to the claims are supported by the Applicants' specification. For instance, the Applicants' specification states:

Responsive to clicking on indicator 1120 at payor station 120a-120d, a screen 1200, as shown in FIG. 12a, is transmitted by the CF station 140. The screen 1200 includes a check 1205 which can be presented by the payor processor[sic] 450 on the display 460 at the payor station 120a-120d. The check 1205, as shown, resembles a conventional hardcopy personal check. The name of the applicable biller automatically appears in the block 1210. An appropriate payment date automatically appears in block 1215. It should be noted that the indicated payment date may pre-date the payment due date included on the bill presentment information of FIG. 11 to reflect when the payment must be made to ensure timely arrival and avoidance of late charges. The lead time may vary depending on the remittance method (hardcopy check or various forms of electronic funds transfer). The total bill amount is also automatically indicated in block 1220.

(Application No. 09/892,627, paragraph 0099, emphasis added).

The Applicants respectfully contend that while *Kolling* describes a payment screen where the user may specify a payment date when paying a bill through interaction with the payment screen, nowhere in *Kolling* does it describe the use of a pre-populated payment date determined based at least in part on a lead time associated with the remittance method used to pay the bill. Such use of a pre-populated payment date that reflects a lead time associated with the particular

remittance method utilized ensures timely arrival of the payment and avoidance of late charges for a payment past a due date (Application No. 09/892,627, paragraph 0099). The pre-populated payment date also helps the user avoid confusion or error when determining how and when to instruction payment. Applicants respectfully contend that *Kolling* does not teach, suggest, or motivate such functionality described in amended independent Claim 61.

For at least the above stated reasons, the Applicants respectfully assert that amended independent Claim 61 is not anticipated by *Kolling* and is in condition for allowance. Further, the Applicants respectfully assert that all remarks addressed to the novelty of amended independent Claim 61 are also applicable to amended independent Claims 77 and 93. Therefore, the Applicants respectfully assert that amended independent Claims 77 and 93 are also in condition for allowance for at least the same reasons as amended independent Claim 61.

The Applicants also respectfully assert that the remarks above responding to the rejection under 35 U.S.C. § 102(e) by distinguishing *Kolling* from the amended independent claims are also applicable to each of the dependent claims of the Applicants' application. Therefore, at the very least, each of the pending dependent claims are allowable as a matter of law as being dependent on allowable base claims, notwithstanding the independent recitation of patentable subject matter that may be described in one or more of the dependent claims. As a result, the Applicants respectfully assert that the rejections of the dependent claims under 35 U.S.C. § 102(e) are now moot.

Accordingly, the Applicants respectfully assert that no new matter has been added, and the application is now in condition for allowance. If there are any issues that can be resolved by

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Amendment and Response to Office Action

a telephone conference or an Examiner's amendment, the Examiner is invited to call the undersigned attorney at (404) 853.8253.

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**Conclusion**

Reconsideration of the application is requested in light of the amended claims, specification and the remarks. The Applicants believe they have responded to each matter raised in the Office Action. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in the documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

/William T. Cook/

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William T. Cook  
Reg. No. 58,072

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SUTHERLAND, ASBILL & BRENNAN, LLP  
999 Peachtree Street, N.E.  
Atlanta, Georgia 30309-3996  
Direct Dial: (404) 853-8253  
Docket No.: 23952-0037